

## Schedule of Insurance

<b>Class of Policy:</b> Personal Accident & Illness	<b>Policy No:</b> 5536298
<b>The Insured:</b> Kingsway Christian Education Association Inc.	<b>Invoice No:</b> 57108
	<b>Our Ref:</b> KIN CHR 3

This policy has been placed with

Accident & Health International (Sydney)  
ABN 26 053 335 952  
GPO Box 4213 SYDNEY NSW 2001

Accident & Health International (Sydney) is underwritten by

CGU Insurance Limited (Perth)  
ABN 27 004 478 371  
PO Box 7018 Cloisters Square PERTH WA 6000

## ENDORSEMENT - 31/03/2017

Endorsement to note The Duke of Edinburgh's International Award (for Their Rights & Interests)

**Policy Type:** Group Personal Accident and Sickness

**Policy Number:** 5536298

**Insured:** - Kingsway Christian Education Association Inc.  
- The Duke of Edinburgh's International Award (for Their Rights & Interests)

**Insured Persons:** Registered Kindergarten, pre-primary, primary and/or secondary students of Kingsway Christian College.

**Period of Insurance:** From: 31/03/17  
To: 31/03/18

**Policy Wording:** GPAS PDS/WRD 01/14 ST

**Scope of Cover:** The coverage afforded by this policy shall only apply whilst an Insured Person/student is engaged in his/her usual occupation during school hours and school sanctioned events including direct uninterrupted travel to and from such occupation.

**Territorial Limits:** Worldwide

---

**Aggregate Limit of Liability** \$5,000,000

**Age Limit (sub-limits may apply)** 65

---

### SECTION 1 - PERSONAL ACCIDENT

**Max. Benefits Payable (Each Person)**

---

**Death and Capital Benefits** \$500,000  
Event 1 Death; \$20,000

**Broken Bones Benefit** \$5,000

---

**Non Medicare Medical Expenses** \$3,500  
Maximum % of expenses payable under this benefit: 100%  
Excess \$50.00

## Schedule of Insurance

<b>Class of Policy:</b> Personal Accident & Illness	<b>Policy No:</b> 5536298
<b>The Insured:</b> Kingsway Christian Education Association Inc.	<b>Invoice No:</b> 57108
	<b>Our Ref:</b> KIN CHR 3

<b>Student Tutorial Benefits</b>	\$26,000
Deferral period	Nil
Maximum Benefit Period (refer wording)	52 Weeks
Limited to;	\$500 per week
<b>Domestic Help</b>	\$10,400
Maximum % of expenses payable under this benefit:	85%
Deferral period	Nil
Maximum Benefit Period (refer wording)	52 Weeks
Limited to;	\$200 per week
<b>Surgical Benefits - Accident</b>	\$20,000
<b>Surgical Benefits - Sickness</b>	\$20,000
<b>Modification Benefit</b>	\$5,000
<b>Accidental H.I.V. Infection Benefit</b>	\$30,000
<b>Dental Benefit</b>	\$600
Loss of teeth or full capping of teeth, per tooth	\$600
Maximum % of expenses payable under this benefit:	100%
<b>Chauffeur Services</b>	\$1,500
<b>Coma Benefit</b>	\$500
Daily Benefit:	\$72
<b>Independent Financial Advice</b>	\$5,000
<b>Orphan Benefit</b>	\$10,000
Any one event limited to:	\$30,000
<b>Partner Retraining Benefit</b>	\$10,000
<b>Replacement Staff/Recruitment Costs</b>	\$5,000
Any one event limited to:	\$5,000
<b>Visitors Benefit</b>	\$10,000
<b>Funeral Expenses</b>	\$5,000
<b>Out of Pocket Expenses</b>	\$5,000
<b>Surviving Dependent Child Benefit</b>	\$10,000
Any one event limited to:	\$30,000
<b>Return to Work Assistance</b>	\$5,000

If there is no amount shown against any one or more Sections 1 – 15, no cover is provided in respect of them.

*The above schedule is only a brief summary of the cover provided by your policy and does not, nor is it intended to provide full details of policy terms, conditions, exclusions or excesses.*

**PLEASE READ YOUR POLICY DOCUMENT.** Contact our office if there is anything you do not understand or wish to query.

<b>Class of Policy:</b>	Personal Accident & Illness	<b>Policy No:</b>	5536298
<b>The Insured:</b>	Kingsway Christian Education Association Inc.	<b>Invoice No:</b>	57108
		<b>Our Ref:</b>	KIN CHR 3

## ENDORSEMENTS TO POLICY WORDING/SCHEDULE

### Domestic Help

#### Domestic Help Benefit

It is hereby declared and agreed that any Insured Persons not in receipt of pre-disability earnings will be paid under Temporary Total Disablement Event 20 for the cost of hiring domestic help and/or child-minding services reasonably and necessarily incurred provided that:

- Such child-minding services and domestic help are carried out by persons other than members of the Insured Person's family or other relatives or persons permanently living with the Insured Person.
- Such child-minding services and domestic help is certified by a legally qualified medical practitioner as being necessary for the recovery of the Insured Person payable from the 8th day of treatment by a legally qualified medical practitioner.

### Student Tutorial Benefits

#### Student Tutorial Benefit

It is hereby declared and agreed that a Student who is an Insured Person not in receipt of pre-disability earnings is entitled to reimbursement of student tutorial fees under Temporary Total Disablement Event 20 provided that:

- such fees are paid to a professionally qualified tutor who continues teaching the student during the period in disability;
- such fees must be certified by a legally qualified medical practitioner.

### Funeral Expenses

If an Insured Person, whilst in compliance with the Scope of Cover, suffers a Injury resulting in Death, We will reimburse the Insured or the estate of the Insured Person up to the amount shown in the Schedule against Funeral Expenses for:

- all reasonable funeral, burial or cremation and associated expenses; or
- all reasonable expenses incurred in transporting the Insured Person's body or ashes to a place nominated by the legal representative of the Insured Person's estate.

### Out of Pocket Expenses

If an Insured Person, whilst in compliance with the Scope of Cover, sustains a Injury which directly results in otherwise unforeseeable expenses for Medical Aids, local transportation (other than in an ambulance) for the purpose of seeking medical treatment, and other non-medical expenses such as clothing and non-medical equipment, We will pay the actual and reasonable costs incurred up to the maximum amount shown in the Schedule against Out Of Pocket Expenses, provided that those costs are not insured elsewhere under this Policy.

Medical Aids means equipment such as crutches, bandages, traction equipment, walker boots, heat packs etc. that are recommended in the treatment of a Bodily Injury by a doctor.

### Dental Benefit

If an Insured Person, whilst in compliance with the Scope of Cover, suffers an Injury resulting in the loss of Teeth or the capping of Teeth, we will pay the following percentage of the benefit stated in the Schedule under Dental Benefit.

- Loss of Teeth or full capping of Teeth 100%
- Partial capping of Teeth 50%

The loss must occur within twelve (12) months of the date of the Injury.

Tooth/Teeth means a sound and natural permanent tooth/teeth but does not include first or milk teeth, dentures, implants and dental fillings.

### Accidental H.I.V. Infection Benefit

If an Insured Person, whilst in compliance with the Scope of Cover, is infected with the Human Immunodeficiency Virus (HIV) or any variation thereof or acquires Acquired Immunodeficiency Syndrome (AIDS) or AIDS Related Complex (ARC):

- as a direct result of Injury caused by a violent and physical bodily assault by another person on the Insured Person; or
- as a direct result of receiving medical treatment provided by a doctor for a Insured Person's Injury;

We will pay the Insured Person the amount shown in the Schedule against Accidental HIV Infection Benefit, provided that:

- there is a positive diagnosis within one hundred and eighty (180) days of the event giving rise to the HIV infection;
- any event leading to or likely to lead to a positive diagnosis of HIV is reported to Us and medical tests are carried out by a doctor no more than forty-eight (48) hours from the date and time of the event giving rise to the HIV infection; and
- a recognised laboratory carries out medical and clinical tests that conclusively prove that the Insured Person was not HIV positive at the time and date immediately before the event giving rise to the HIV infection. No benefit will be payable if you or the Insured Person fails to comply with or to provide the required level of proof.

<b>Class of Policy:</b> Personal Accident & Illness	<b>Policy No:</b> 5536298
<b>The Insured:</b> Kingsway Christian Education Association Inc.	<b>Invoice No:</b> 57108
	<b>Our Ref:</b> KIN CHR 3

**Modification Benefit**

If an Insured Person, whilst in compliance with the Scope of Cover, sustains a Injury resulting in permanent paralysis of 2 or more limbs, We will reimburse the Insured or Insured Person up to the amount shown in the Schedule against Modification Expenses, for actual costs incurred to modify the Insured Person's home and/or vehicle, or costs associated with relocating the Insured Person to a more suitable home, provided that evidence is presented from a doctor certifying the modification and/or relocation is medically necessary.

**Surviving Dependent Child Benefit**

If an Insured Person, whilst in compliance with the Scope of Cover, suffers a Injury resulting in Death and is survived by a dependent child(ren), We will pay the Insured Person's estate a lump sum benefit for each surviving dependent child subject to a maximum benefit with respect to any one (1) family as shown in the Schedule against Surviving Dependent Child Benefit.

**Client Specific Endorsements**

Difference in Conditions included

**Non-Medicare Medical Expenses**

If an Insured Person suffers an Injury during the Period of Insurance and whilst engaged on authorised activities, We will pay the cost of the following expenses, provided they are incurred within twelve (12) months of the Injury, being expenses paid to a legally qualified medical practitioner, nurse, hospital or ambulance service for medical, surgical, x-ray, hospital or nursing treatment, including the cost of medical supplies and ambulance hire, but excluding the cost of dental treatment unless such treatment is necessarily incurred to teeth (excluding dentures) and is caused by Injury, provided that We shall not be liable to make any refund in respect of:

- a. any expenses recoverable by the Insured Person from any other source except for the excess of the amount recoverable from such other source.
- b. the rendering in Australia of a professional service for which Medicare benefit is, or would but for subsection 18 (4) of the Health Insurance Act be payable.
- c. any expenses to which Section 67 of the National Health Act 1953 (as amended) or any of the regulations made thereunder apply.

**Exclusions applicable to Non Medicare Medical Expenses Endorsement**

In addition to the General Exclusions applicable to all policy sections, we will not be liable to pay loss, cost or expense:

1. which would result in us contravening the Health Insurance Act 1973 (Cth) or the National Health Act 1953 (Cth) or the Private Health Insurance Act 2007 (Cth) or any other succeeding legislation to those Acts;